

(800) 473-6757



Call the
MOSTARS
Information
Center

to speak with trained
staff members about
any article published in
this newsletter
or to obtain free
information about the
state and federal
student financial
assistance programs.

(573) 751-3940

October 1999



Missouri Student Assistance Resource Services

MOSTARS is a division of the Missouri Department of Higher Education



News

- Missouri Department of Higher Education Exhibits at Missouri State Fair **3**
- Publication Order Form **4**
- Happy Birthday to the MOSTARS Newsletter **5**
- Staff News **9 & 10**



News

- DOS/CLIPS Application-Processing Software to be Discontinued **5**



State Program News

- New Electronic Funds Transfer Process for State Student Financial Assistance Programs **3**
- Advantage Missouri Program Update **6**

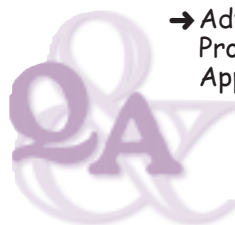


FFELP News

- Loan Counseling Student User's Guides Change **5**
- MSLP Servicer, Guarantec, Revises Form Order Procedures **7**
- Biennial Program Review Reminder for Lenders **7**
- Teacher Shortage Areas **9**

Participation Lists

- MSLP Combined Eligible Lender List Changes **8**



- Advantage Missouri Program, Bright Flight Applications and Qualifying Test Scores **2**



Rhonda Elliott
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USER ID: rhonda

This portion of the **MOSTARS** newsletter includes questions and answers regarding various topics brought to our attention by MOSTARS clients.

If you happen to see one of your questions published, you should give yourself a pat on the back for asking a question that may benefit other clients.

In addition, if you think there is a need for a published clarification on a particular topic, please feel free to contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic. We may include the question in a future issue of **MOSTARS**. ★

A student applied for the Advantage Missouri Program and was certified as full time. However, prior to the disbursement of any funds, the student dropped a class and is now less than full time. What should the institution do?

The institution should cancel the loan, because a student must be enrolled full time to be eligible to receive Advantage Missouri Program funding. The only exception to this would be a situation in which a student is enrolled half time during the last semester or term of his or her academic program and needs only a number of credit hours that would total less than full-time enrollment to complete the academic program. The student's half-time status must be approved by MOSTARS. Furthermore, because the student is now part time in this situation, the institution may want to consider the student's eligibility for the Marguerite Ross-Barnett Memorial Scholarship Program.

If a student has been approved for the Advantage Missouri Program but declines a disbursement within the certified enrollment period, can subsequent disbursements within the same enrollment period be reinstated?

Yes. If a student has been approved for the Advantage Missouri Program but declines a loan disbursement, subsequent loan disbursements within the same enrollment period can be reinstated by the institution. The institution must contact MOSTARS regarding the procedure to complete their process.

Is a student who already has a degree eligible to apply for the Advantage Missouri Program?

Yes, unlike other state grant and scholarship programs. However, only students pursuing undergraduate programs or certificates during the 1999-2000 and 2000-01 academic years are eligible to apply for the Advantage Missouri Program.

When will the Missouri Higher Education Academic Scholarship, or "Bright Flight," applications be available for the 2000-01 academic year?

Applications are mailed to all Missouri public and private high schools each year in mid-November. If a school does not receive a supply of applications in November, call the MOSTARS Information Center at (573) 751-3940 or (800) 473-6757 to request a supply.

Have the ACT and SAT test scores to qualify for the "Bright Flight" scholarship been determined for the 2000-01 academic year?

Yes. For the 2000-01 academic year, students must achieve or have achieved one of the following test scores to qualify in the top 3 percent of Missouri students:

- ★ ACT composite score of 30 or above,
OR
- ★ SAT verbal score of 770 or above and math score of 770 or above.

Missouri Department of Higher Education Exhibits at Missouri State Fair

Ferris wheels, funnel cakes and MOSTARS? Yes, it's true; all three were among the sights fairgoers could see at the 1999 Missouri State Fair held Aug. 12-22 in Sedalia, Mo.

This was the second year the Missouri Department of Higher Education had a booth at the State Fair and talked to fairgoers about student financial assistance and Missouri higher education. Parents and students could pick up various publications and talk to knowledgeable staff working the booth, which was located in the Mathewson Exhibition Center.

Staff working the booth also promoted Missouri's colleges and universities by wearing shirts bearing the names and logos of the institutions. Many thanks are extended to the 53 public and independent colleges and universities that donated the shirts.

The State Fair is a great opportunity to publicize Missouri higher education as well as to talk to those people the department works hard to serve. All staff had a great time visiting with Missouri citizens and fairgoers.

Hopefully, we'll see you at the fair next year! ★

New Electronic Funds Transfer Process for State Student Financial Assistance Programs

The 1999-2000 academic year is the first year that funds for state student financial assistance programs are being delivered electronically to participating colleges and universities. Currently, 37 institutions are receiving their state funds through the electronic funds transfer method.

Due to the implementation of the new EFT process, it is essential that the student financial aid office communicate with the business/bursar/accounting office in order to accommodate the electronic processing of these funds. MOSTARS will notify the student financial aid office of the appropriate program, amount of funds and date of each program transaction either by phone, e-mail or fax. Also, when the standard semester payment rosters are received or transmitted to each institution with each delivery of

Grant & Scholarship News



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USER ID: rhonda

funds, this should alert EFT schools that the funds are available for the appropriate program. The student financial aid office should notify the business/bursar/accounting office that the appropriate funds have been transferred.

Institutions should note that the EFT process at this time is available only when the funds are initially transmitted by MOSTARS to the institution. The EFT process is not currently set up for institutions to return state program repayments or refunds electronically to MOSTARS. All state program refunds must continue to be made by check. We will be evaluating the policies and procedures for institutions to return state funds through the EFT process in the near future.

If your institution is not currently receiving state funds through the EFT process, or if you have questions regarding the EFT process, contact Dan Peterson at (573) 526-7958 or Rhonda Elliott at (573) 526-5716. ★

For Your Convenience



An information box indicating subject matter accompanies each article in this newsletter. This box also contains an identifiable icon, the name of the article's contact person (where applicable), his or her phone number and e-mail user ID. The formula for e-mail addresses at MOSTARS and the Missouri Department of Higher Education is as follows:

**USER ID?cbhe400@
admin.mocbhe.gov**

Remember, you also can contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940 with any questions.

MOSTARS

Publications

Order Form

MOSTARS is a division of the Missouri Department of Higher Education.

October 1999

Date of Order _____

Name _____

Institution _____

Street Address _____

City _____ State _____

Zip Code _____ Phone _____

My Client Service Representative is:

- ☐ **Judy Cantoni** (Southeastern District)
☐ **Natalee Girardi** (Northern District)
☐ **Pam King** (Southwestern District)
☐ **I don't know** (If you do not know your client service representative, please call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.)

Check One:

- ☐ Postsecondary institution • OE code _____
☐ Lender • OE code _____
☐ High school
☐ Other _____

Return this completed form to:

MOSTARS Publications
3515 Amazonas Drive
Jefferson City, MO 65109
(800) 473-6757 • (573) 751-3940
FAX (573) 751-6635

BROCHURES

- ☐ "Missouri Grants, Scholarships, Loans" (1/99)
☐ "The Fundamentals of Financial Aid" (2/98)
☐ "What is MOSTARS?" (9/98)
☐ "How to Save and Assist with Paying for College Costs" (10/98)
☐ "Good News for Defaulted Borrowers" (2/99)
☐ "Smart Habits for Student Retention & Default Prevention" (7/99)
☐ "Do the Smart Thing" poster (8/99)
☐ "Do the Smart Thing" poster contact cards (8/99)

LOAN COUNSELING

- ☐ Entrance Booklet (12/97)
☐ Exit Booklet (4/99)
☐ MOSTARS Electronic Loan Counseling Brochure & Agreements (3/99)
☐ MOSTARS Electronic Entrance Loan Counseling Student User Guide (8/99)
☐ MOSTARS Electronic Exit Loan Counseling Student User Guide (8/99)

FOLDER

- ☐ MOSTARS folder (2/99)

In-Office Use Only

Order Taken By: _____

Date Sent: _____ By: _____

H A P P Y

B I R T H D A Y

MOSTARS Newsletter Celebrates 1st Birthday

October 1999 marks the first birthday of the **MOSTARS** newsletter, which was previously known as **FFELPfacts**. With last year's change in format, the newsletter began including information about all the MOSTARS programs, services and information.

We hope the new design and format, specifically the icons and contact information that accompany each article, have made it easier for you, our readers, to find the information you need.

Now that the **MOSTARS** newsletter is one year old, we would like to know what you think about it. Are there any

topics you want to see included in future issues? Does the new design and format make it easier for you to find information? Is there anything we can improve? We would appreciate any comments you can provide to help us improve the newsletter. Call Amy Fennewald at (573) 522-1304 or e-mail her at afennewa?cbhe400@admin.mocbhe.gov with any comments or suggestions. ★



Loan Counseling Student User's Guides Change

The MOSTARS electronic entrance and exit loan counseling student user's guides have been updated. If you are distributing these documents to students, note that the directions to the MOSTARS on-line electronic loan counseling web pages (both entrance and exit) are not current because our web site format and links have changed.

To access the interactive loan counseling pages, go to MOSTARS web site, located at www.mocbhe.gov/mostars/finmenu.htm, and select the "Federal Student Loans" link. From there, select the "MOSTARS Electronic Loan Counseling" link, and then select either "Entrance" or "Exit," whichever is appropriate. For more information, contact MOSTARS at (800) 473-6757 or (573) 751-3940. ★



DOS/CLIPS Application-Processing Software to be Discontinued

GuaranTec, the Missouri Student Loan Program servicer, wants to remind MSLP clients that the DOS/CLIPS (CLIPS for DOS) application-processing software will not be supported after Dec. 31. CrossTalk®, the communications software that DOS/CLIPS employs, is not year-2000 compliant. Users transmitting information using DOS/CLIPS will find their dial-in access disabled after Dec. 31.

Thus, GuaranTec is asking

all current DOS/CLIPS users to migrate to the CLIPS for Windows or e*CLIPS software products as soon as possible. For more information or to schedule an installation, contact your MOSTARS client service representative or Keith Broadus, senior associate-technology, at (800) 473-6757 or (573) 751-3940. ★



Advantage Missouri Program

Initial program disbursements made; designation process for high-demand occupational areas and academic programs to begin this month

The Advantage Missouri Program application process for the 1999-2000 academic year began in June. Since the application start-up, more than 2,000 applications have been received.

Based on the \$2.9 million available for student awards during this first year, and following the student selection criteria contained in the proposed program administrative rule, we were able to approve students who are enrolled in the first or second year of their academic programs (first priority group) and whose applications were received before Aug. 11. Students who are enrolled in their third or subsequent year of their programs (second priority group) were approved if their applications had been received before July 16. To date, about 1,100 students attending 33 Missouri colleges and universities have been approved for Advantage Missouri Program awards.

The initial program disbursements were made Sept. 15 for Electronic Transfer of Funds schools and Sept. 21 for master check schools. Disbursements will continue to be made throughout the academic year

based on the requested disbursement dates indicated by the institutions on the students' original applications.

Institutions needing to cancel awards, reduce award amounts, change disbursement dates or return program refunds must complete the MOSTARS standard form that has been developed to request any of these transactions. This form has been distributed to all approved institutions; however, if your school does not have the form, contact MOSTARS at (800) 473-6757 or (573) 751-3940 to obtain a copy.

Grant & Scholarship News

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The Advantage Missouri Program statute, section 173.775, RSMo, requires the Missouri Department of Higher Education to designate annually the high-demand occupational areas and related academic programs of instruction. At the Oct. 7 Coordinating Board for Higher Education meeting at Southeast Missouri State University in Cape Girardeau, the board designated computer technology, advanced manufacturing and biomedical/ biotechnology-related occupations as being in high demand for the 2000-01 academic year. These are the same high demand areas that were designated in the 1999-2000 academic year. As a result, all approved institutions will have the opportunity to update their existing Advantage Missouri academic program inventories later this fall. Based on this schedule, we plan to have the 2000-01 academic year application materials available for distribution in March.

UPDATE

Dates You Should Know

Sept. 21, 1999

Initial fall 1999 disbursements made

October 1999

2000-01 academic year process begins with designating high-demand occupational areas and academic programs

February 2000

Designation of academic programs scheduled to be completed

March 2000

2000-2001 academic year application materials available for distribution

In an attempt to streamline the application process for the second and subsequent years of the program, we are developing and planning to initiate the production and distribution of a renewal application/contract for renewal students. Renewal students and institutions will be required to update and recertify the existing student data and eligibility information. Therefore, renewal students will not be required to complete a new application/contract. New students, however, will be required to complete an original application/contract. ★

MSLP Servicer, GuaranTec, Revises Form Order Procedures

The Missouri Student Loan Program servicer, GuaranTec, has revised the form order procedures for documents such as common Stafford Loan applications, common PLUS loan applications, Master Promissory Notes and school certification forms. School and lender clients can now send an e-mail message to forms@guarantec.com to order a quantity of the forms listed above. Please specify the following information:

OE code

Your name and e-mail address

School/lender name

Mailing address (no PO boxes, please)

Phone number

Form name

Quantity of forms

Upon receipt of an e-mail message from a client, GuaranTec staff will send an e-mail reply to the client with a template to use in the form order. Do not forget to include information regarding special requests, including, but not limited to, continuous-feed forms, forms without the MSLP logo or forms without MSLP wraparounds.

GuaranTec also is revising the paper order form. Watch for further information in future **MOSTARS** newsletters.

If you have questions regarding ordering forms, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. For questions regarding an outstanding order, contact Chris Vopper at GuaranTec at (800) 667-7906, ext. 7415, or Lee Hanberry at ext. 7432, or by fax at (904) 281-7373. Be sure to update the MOSTARS directory assistance page in the August **MOSTARS** newsletter to include these contact people. ★



**FFELP
News**

Beth Ziehmer
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USER ID:
eulinger

Biennial Program Review Reminder for Lenders

The Missouri Student Loan Program wants to remind lenders that federal regulations 34 CFR [682.410 (c)] require the MSLP to perform a biennial program review of each lender meeting the following criteria:

- ★ the lender's volume represented 2 percent or more of the guarantor's volume of Federal Family Education Loan Program loans guaranteed during the preceding year;
- ★ the lender was one of the guarantor's top 10 lenders as measured by its volume for the preceding year; or
- ★ the lender's volume during the most recent fiscal year equaled or exceeded \$10 million.

The MSLP tries to ensure the review is conducted with as little inconvenience to the lender as possible. However, lenders who use a servicer are reminded that it is the lender, not the servicer, who is ultimately responsible for ensuring that review materials are accurate and provided timely. To better align MSLP procedures with this policy, the MSLP will notify the lender of all documentation required to complete the review. If a servicer maintains the required documentation, the lender will be responsible for ensuring that the servicer provides the appropriate documentation. ★

**FFELP
News**

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Changes to Combined Eligible Lender List

For those clients who use the Missouri Student Loan Program Combined Eligible Lender List, please make note of the following changes. New lists are printed upon request, so your list may already contain these changes. Refer to the effective date of the changes, and compare them to the date listed at the bottom left corner of your list to determine whether or not you should pencil in these changes.

Participation Lists



CariAnne Cutshall
(573) 522-2008
USER ID: ccutshal

Additions

Crestar Bank c/o USA Group, OE 811303-00

Participation Categories: Sub, Sub Pre, Unsub, Unsub Pre, PLUS and PLUS Pre
Added August 12, 1999

Changes

Boone County National Bank c/o MOHELA, OE 806773-00, & -50

New Name: smartFUNDS c/o MOHELA
Changes made September 1, 1999

Central Bank c/o LSC/KS, OE 806786-00

Central Bank-Lake of the Ozarks c/o LSC/KS, OE 819461-00

City Bank & Trust-Moberly c/o LSC/KS, OE 806801-00

Empire Bank-Springfield c/o LSC/KS, OE 814022-00

Farmer and Traders Bank (The) c/o MOHELA, OE 831887-00

First National Bank-Audrain Co. c/o LSC/KS, OE 827334-00

First National Bank-Lee's Summit c/o LSC/KS, OE 832895-00

First National Bank-St. Louis County c/o LSC/KS, OE 826905-00

Jefferson Bank of MO c/o LSC/KS, OE 820369-00

Ozark Mountain Bank c/o LSC/KS, OE 806900-00

Third National Bank c/o LSC/KS, OE 814021-00

New FICE Lender Name: smartFUNDS c/o MOHELA
Changes made September 1, 1999

Union Planters Bank c/o LSC/KS, OE 802968-00

New FICE Code: 810968-50
New FICE Lender Name: Union Planters National Bank c/o edsouth
Changes made September 9, 1999

First Bank, OE 822046-00 & -50

Add PLUS Pre to participation categories
Changes made August 16, 1999

Lamar Bank & Trust Co. c/o MOHELA, OE 806873-00 & -50

Add Sub Pre, Unsub, Unsub Pre and PLUS to participation categories
Changes made August 10, 1999

Deletions

Independent Farmers Bank c/o MOHELA, OE 806828-00 & -50

Removed August 24, 1999

Jefferson Savings & Loan Assn. c/o MOHELA, OE 830679-00 & -50

Removed August 19, 1999

NationsBank-Mid-MO c/o MOHELA, OE 806807-00, -01 & -50

Removed September 13, 1999

For immediate client access, we have added this list to the MOSTARS web site at www.mocbhe.gov/mostars/studln2.htm. We will update the on-line list monthly with the changes published in this newsletter.

Please refer to the August 1998 FFELPfacts for more information. You also can view a sample of the list in the October 1998 issue of the MOSTARS newsletter. ★

Teacher Shortage Areas Identified for 1999-2000 Academic Year

MOSTARS received notification from the U.S. Department of Education of the Missouri teacher shortage areas for the 1999-2000 academic year. The list is similar to the 1998-1999 academic year list.

Federal Stafford or SLS loan borrowers who obtained their first loan between July 1, 1987, and June 30, 1993, and teach in one of the areas listed above may qualify for a teacher shortage area deferment. Borrowers should contact their

lenders to obtain a deferment form. These shortage areas also allow past recipients of the former Paul Douglas Teacher Scholarship Program recipients to qualify for a reduction in their teaching obligation.

Federal Perkins Loans have different loan forgiveness provisions. Borrowers should contact the holder of the Perkins Loan to inquire about loan forgiveness. The 1998

Reauthorization of the Higher Education Act

of 1965 established a loan forgiveness program in Section 428J for new borrowers on or after October 1, 1998, who teach for five consecutive school years in a school that qualifies for loan cancellation under the Federal Perkins Loan Program.

If you have questions regarding teacher shortage areas, please contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★



Beth Ziehmer
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1999-2000 Academic Year Teacher Shortage Areas

Agriculture (General/Vocational) Education
Reading (Special)
English for Speakers of Other Languages
Gifted
Industrial Technology
Journalism
Mathematics (Middle School)
Music-Instrumental
Speech/Theatre
Foreign Language
Latin
Japanese
German
French
Spanish
Science
Physics
Chemistry
Biology
Earth Science
Middle School Science
Family and Consumer Science
Special Education
Behavior Disordered
Cross Categorical
Deaf/Hearing Impaired
Early Childhood
Learning Disability
Mentally Handicapped
Physical/Other Health-Impaired
Severely Developmentally Disordered
Blind/Partially Sighted
Speech/Language Specialist
Technology Education
Mathematics

Congratulations

Dalton Joseph was born Aug. 30 to happy parents Vicky and Duane Buschjost. He weighed 7 pounds, 4 ounces and was 20 inches long. He has dark, wavy hair. According to Keyna Reed, ATOM clerk and Vicky's co-worker, he "looks like a Buschjost."

"Vicky and the baby are doing well," Keyna said.

Vicky serves as administrative assistant to the director of MOSTARS, Karen Misjak. Vicky and her husband, Duane, also have two daughters, Emily, 10, and Sarah, 7.

Congratulations, Vicky and Duane! ★

Welcome!

MOSTARS bid a warm welcome to two new staff members in September.

Paula Dawan joined the MOSTARS staff Sept. 7 as the new outreach and early awareness representative.

"I will be helping underrepresented and economically disadvantaged students access postsecondary opportunities," Paula said. "This doesn't mean just college opportunities, but also opportunities in the workforce."

Paula, who lives in Columbia, Mo., has a degree in history and had planned to teach at the high school level. However, while studying at Westminster College in New Wilmington, Penn., she accepted a position as campus tour guide. Encouraged by the dean of admissions and discovering she enjoyed the job, Paula became interested in higher education issues and in expanding postsecondary opportunities for everyone.

Before accepting the MOSTARS position, Paula worked as an admissions counselor at Westminster College in Fulton, Mo. When not working, she enjoys shopping and bike-riding.

Staff News

Amy Haller accepted a newly created position as administrative assistant and is busy learning everything her job entails. Currently, she is assisting Dan Peterson, deputy director, and Rhonda Elliott, student assistance associate. Eventually, she will provide support to other staff, including the client service representatives and the outreach and early awareness staff.

Amy has a bachelor of science degree in business administration from Lincoln University in Jefferson City. Prior to joining the MOSTARS staff Sept. 1, Amy worked in Jefferson City at Educare, a health-care agency that provides services to people with disabilities.

Amy and her husband, Darryl, live in Freeburg, Mo. They enjoy watching and participating in sporting events.

Welcome, Paula and Amy! ★

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, please contact our MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired may call (800) 735-2966.

Missouri Department of Higher Education
3515 Amazonas Drive
Jefferson City, MO 65109

FIRST CLASS

MOSTARS, a division of the Missouri Department of Higher Education, publishes this newsletter to inform Missouri's financial aid community of current issues concerning the Missouri Student Loan Program and the Missouri grant and scholarship programs.

Dr. Ray HenryCBHE Chairman

Dr. Kala M. Stroup.....Commissioner
of Higher Education

Karen MisjakMOSTARS Director